

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant | : | Ahles, et al. |
| Appl. No. | : | 10/041,954 |
| Filed | : | January 7, 2002 |
| For | : | SYSTEMS AND METHODS FOR SELECTIVELY DELAYING FINANCIAL TRANSACTIONS |
| Examiner | : | Frantzy Poinvil |
| Group Art Unit | : | 3692 |

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Statement of Reasons for Allowance in the Notice of Allowability mailed May 14, 2007, Applicant respectfully submits the following comments.

Applicant respectfully disagrees with the Examiner's statement of reasons for allowance to the extent that the limitations recited by the Examiner are not present in all of the claims. Also, to the extent that there is any implication that the patentability of the claims rests on the recitation of a single feature, Applicant respectfully disagrees with the Examiner's Statement because it is the combination of features that makes the claims patentable. Accordingly, Applicant submits that the claims of the present application are allowable because each of the claims recites a combination of features that are not taught or suggested by the prior art.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 8-1-07

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